

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Janelle Lin Senft  
Debtor

Case No. 21-01195-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 19, 2022

User: AutoDocket  
Form ID: 3180W

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Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:**

Recip ID	Recipient Name and Address
db	+ Janelle Lin Senft, 665 Greensprings Road, York, PA 17404-9667
5412283	+ E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5412285	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5412284	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Apr 19 2022 18:35:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ EDI: RECOVERYCORP.COM	Apr 19 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5426181	+ EDI: ATTWIREBK.COM	Apr 19 2022 22:38:00	AT&T Corp., %AT&T Services, Inc., Karen A Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
5412288	+ EDI: CITICORP.COM	Apr 19 2022 22:38:00	CITIBANK/BEST BUY, CENTRALIZED BKR, P O BOX 790034, ST LOUIS, MO 63179-0034
5412289	+ EDI: WFNNB.COM	Apr 19 2022 22:38:00	COMENITY /ULTA, ATTN: BANKRUPTCY DEPT, PO BOX 183003, COLUMBUS, OH 43218-3003
5428213	EDI: CITICORP.COM	Apr 19 2022 22:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5412286	EDI: IRS.COM	Apr 19 2022 22:38:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5412290	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 19 2022 18:35:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
5412291	+ Email/Text: unger@members1st.org	Apr 19 2022 18:35:00	MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040
5425550	Email/Text: mtgbk@shellpointmtg.com	Apr 19 2022 18:35:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville, SC 29603-0826
5421235	+ Email/Text: RASEBN@raslg.com	Apr 19 2022 18:35:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
5427119	EDI: Q3G.COM	Apr 19 2022 22:38:00	Quantum3 Group LLC as agent for, Comenity

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			Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5412292	+ Email/Text: mtgbk@shellpointmtg.com	Apr 19 2022 18:35:00	SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE, SC 29603-0826
5412293	+ EDI: RMSC.COM	Apr 19 2022 22:38:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5412669	+ EDI: RMSC.COM	Apr 19 2022 22:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5412294	+ EDI: WTRNBANK.COM	Apr 19 2022 22:38:00	TARGET, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
5412287	Email/Text: kcm@yatb.com	Apr 19 2022 18:35:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5412282	*+	JANELLE LIN SENFT, 665 GREENSPRINGS ROAD, YORK, PA 17404-9667
5427068	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NewRez d/b/a Shellpoint Mortgage Servicing bnicholas@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cwohrlab@raslg.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Janelle Lin Senft hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor NewRez d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com
United States Trustee	

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ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

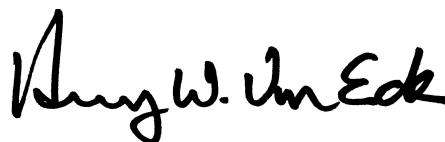
Debtor 1	<b>Janelle Lin Senft</b>	Social Security number or ITIN	xxx-xx-4993
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:21-bk-01195-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Janelle Lin Senft

4/19/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**